

Amendments to the Specification:

Please replace the paragraph at page 4, lines 5-25 with the following paragraph:

-- A significant feature of the present invention is the online verification of ownership by a customer. Based on identifying information entered for one account, the list of all accounts owned by the customer is presented to the customer to choose which accounts they want to access online. Online ownership verification uses only a single account of the customer and the verification criteria associated with the account. A customer may have several accounts with the institution, but may ~~only~~ choose to view only one or two online (although the customer may choose to view all the accounts). From the selected accounts, the system of the present invention creates ~~a an~~ verification hierarchy with respect to the accounts. The hierarchy places the selected ~~accounts account~~ in the order of difficulty of the verification. When determining the verification questions to use for the single account, the present invention selects the account from the hierarchy with the most stringent requirements. The verification of ownership required for the different accounts might be less or more stringent based on the risk of the account and the lack of accessibility of verification data to the general public. For example, the verification required for access to credit card or deposit accounts is the most stringent, requiring a code only available on the back of the card or a PIN known only to the customer. Once the account that is highest in the ~~hierarchy hierarch~~ is verified, all other ~~accounts account~~ that are equal or lower in the hierarchy are considered verified as well. --

Please replace the paragraph at page 7, line 19 to page 8, line 8 with the following paragraph:

-- System 100 illustrates the system of the present invention that allows customers 110 to use a single sign on procedure to obtain access to a plurality of their accounts residing on the systems ~~192-190~~-196 for different lines of business in the institution. Customers 110 use their workstations 110 to connect to system 100 through a communication network 115. In a preferred embodiment, the network 115 is the public Internet, but can be any other communication connection such as a direct dial up

line or a third party value added network. Customer workstations 110 are comprised of any platform capable of running an Internet web browser or similar graphical user interface software. Examples of suitable web browsers include Microsoft's Internet Explorer™ and Netscape's Communicator™. The platform for user workstations 110 can vary depending on the needs of its particular user and includes a desktop, laptop or handheld personal computer, personal digital assistant, web enabled cellular phone, web enabled television, or even a workstation coupled to a mainframe computer. --

Please replace the paragraph at page 15, lines 2-7 with the following paragraph:

-- Additionally, customers are requested to choose a country from a drop-down with a list of countries. The entry for the United States is the default and other countries are preferably listed alphabetically. If the user chooses the United States, he is also prompted to enter a zip code. This information is collected to understand which regulatory requirements a customer may be covered by if they choose to apply for a product line. --

Please replace the paragraph at page 18, lines 5-14 with the following paragraph:

-- As part of the sign up process, the user is prompted in step 320 to select accounts the she would like to access using system 100. The user is presented a list of her accounts/relationships with the institution and is prompted to select "products" she wishes to web-enable. The list of relationships is presented to the user in the form of a checkbox list with product names, and partial account numbers. After selecting accounts to activate, the user is presented any associated legal agreements and further authentication and further-verification of ownership questions, based on the products/services she he has chosen and the placement of the products in the verification hierarchy. The authentication process is described in more detail below. --

Please replace the paragraph at page 18, line 23 to page 19, line 8 with the following paragraph:

-- The final step in the sign up process is the log on step 325 330. After the user completes the activate accounts process of step 320, the user receives a welcome and

confirmation screen and is prompted to log on to access their accounts. At the same time, a request to generate and mail an Enrollment Verification Letter (EVL) to the user's home address on record is sent to the back office of the institution. This letter provides an out-of-band notification that the user has been enabled to access and transact on their accounts online and is used to discover fraud attempts if someone other than the customer has obtained knowledge of the identification and verification of ownership data. The user receives this EVL once, i.e. the very first time he signs up (not during subsequent enabling of accounts). In addition to the letter, the customer is sent a real-time email (if an email address was provided in step 305), which will confirm his enrollment. --

Please replace the paragraph at page 20, lines 10-17 with the following paragraph:

-- Prior to entering the verification process of the present invention, the user must have accepted the acknowledgment(s) and or agreement(s) for all product types for which the system is attempting to verify the customer ~~for~~ (see step 315). Once ownership is verified, the verification level and date are is updated on the user's profile in the database of the system 100. If the user was directed to the verification screen because she was requesting access to a new account, the user is returned to the select accounts screen (see step 320 in Fig. 3). --

Please replace the paragraph at page 20, line 26 to page 21, line 12 with the following paragraph:

-- In step 400 it is determined if the authentication level for the current product/account selected is greater than the current level of verification performed by the user. If it is not, the process proceeds to step 425 in which the user is confirmed for the present level of verification. In a preferred embodiment of the present invention, the hierarchy implemented for personal customers (as opposed to business customers) is: Credit Card; Checking/MMA (excluding IRA MMA); Savings/IRA MMA/IRA Savings; CD/IRA CD; Overdraft Line of Credit; Investments; and Mortgage. The customer's SSN is not used for verification of a product since the user has already entered it during the Sign Up/Identification process. If a higher level of verification is

required, the system in step 405 checks to see if there is a complete record for the account in the database of system 100. If there is not a complete record, an error message is generated in step 407. --

Please replace the paragraph at page 23, line 21 to page 24, line 2 with the following paragraph:

-- If the user's highest account in the product hierarchy is an investment account[[.]] , ~~auto~~ Auto loan, personal installment loan, home equity loan, or mortgage, and the customer identified themselves in step 305 with that account, the customer is not presented with verification questions in the preferred embodiment since the business requirement is that the customer verify themselves using only a social security number and an account number. If they did not identify themselves in step 305 with the highest account in the verification hierarchy, the customer is requested to complete the account number of the account which is at the highest level. --

Please replace the paragraph at page 24, line 20 to page 25, line 4 with the following paragraph:

-- Although described briefly before, the ~~following~~ follow generally describes the log on process. When a user logs on, several scenarios exist based on varying ID and password combinations inputted by the user such as valid ID/invalid password, invalid ID/invalid password, etc. Although each of these scenarios ~~is are~~ a bit different, it has been learned that if the scenarios are treated differently, the system 100 will reveal information regarding a "hit" on a valid ID, as well as information regarding the security and authentication logic and User ID status within the system. To ensure that system 100 does not leak any such information, all scenarios with regard to invalid ID/PW combinations are treated identically ~~identical~~. The customer has the ability to click on a "Having Trouble?" link and be presented with Help options (that is, contact customer support or re-authenticate online options). --

Please replace the paragraph at page 27, lines 8-17 with the following paragraph:

-- The log on process also presents the opportunity to collect challenge questions from current customers if ~~they~~ hey have not already done so. Upon a successful logon,

the user is prompted to select and answer challenge questions. As previously described, these questions replace the verification of ownership using account information. The user selects one question from each of three drop down lists ~~list~~ and completes the answers. Since these are all customers of the institution, they will have the option to opt-out of challenges. If they choose to do so, they will not be able to re-authenticate online and create a new password. They would have go through the help center and a new password is mailed to them. --

Please replace the paragraph at page 29, line 21 to page 30, line 3 with the following paragraph:

-- Other options available to the customer from the account summary screen include ~~is~~ the ability to maintain their user profile. This includes maintenance of the ~~the~~ e-mail address entered in the sign up process or in a previous maintenance session, changing a password (once the old password is entered), changing challenge questions, adding personal loans to their business online profile or selecting or deleting accounts from their online profile. The selection of accounts is available because the customer may have previously failed the verification of ownership of the account, the account has been originated since the customer signed up for online access, or the account now has web-enabled access. --

Please replace the paragraph at page 30, lines 14-18 with the following paragraph:

-- Although the present invention has been described in relation to particular embodiments thereof, many other variations and other uses will be apparent to those skilled in the art. It is preferred, therefore, that the present invention be limited not by the specific disclosure herein, but only by the following claims ~~gist and scope of the disclosure~~. --